

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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ATTORNEYS FOR NEWREZ LLC D/B/A
SHELLPOINT MORTGAGE SERVICING AS
SERVICER FOR MTGLQ INVESTORS, L.P.

In Re:

Rafael Espinoza

DEBTOR

Case No.: 21-15937

Chapter: 7

Hearing Date: TBD

Judge: KCF

CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE
(NOTE AND MORTGAGE DATED 11/07/2006)

Savanny Savath of full age, employed as a Case Manager
by NEWREZ LLC dba Shellpoint Mortgage Servicing, hereby certifies the following:

Recorded on 11/13/2006, in Warren County, in Book 4572 at Page 165

Property Address: 1152 Monroe Drive, Greenwich, NJ 08886

Mortgage Holder: MTGLQ INVESTORS, L.P.

1. PAYOFF STATEMENT

Unpaid Principal Balance: \$ 416,000.00

Accrued interest from 1/1/2009 to 08/12/2021: \$ 355,933.15

(Interest rate = 6.875 % per year; \$ - per day x 68.59 days)

Unearned interest from - to -: \$ 0.00

Per diem interest from - to -: \$ 0.00

Late Charges from - to - (\$ - /mo. x - mos.): \$ 0.00

Attorney's fees and costs as of 08/12/2021: \$ 14,873.37

Advances through 08/12/2021 for:

Real Estate Taxes:	\$ <u>0.00</u>
Insurance premiums:	\$ <u>0.00</u>
Other:	\$ <u>0.00</u>
<i>Sub-Total of Advances:</i>	\$ <u>0.00</u>
Less Escrow Monies:	(\$ <u>0.00</u>)
<i>Net Advances:</i>	\$ <u>0.00</u>
Interest on advances from <u>-</u> to <u>-</u> :	\$ <u>0.00</u>
Other charges (specify <u>Escrow</u>):	\$ <u>179,195.16</u>
Less unearned interest:	(\$ <u>0.00</u>)
TOTAL DUE AS OF <u>08/12/2021</u>:	\$ <u>966,001.68</u>
Date of last payment: <u>-</u>	

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate as of 10/30/2020: \$ 450,000.00*

*Source: BPO (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

Liens on the real estate:

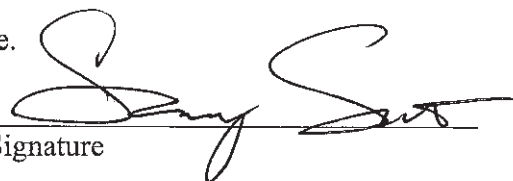
1. Real estate taxes as of _____:	\$ _____
2. First Mortgage (principal and interest), as of <u>07/28/2021</u> :	\$ <u>771,933.15</u>
3. Second Mortgage (principal and interest), as of _____:	\$ _____
4. Other (specify on separate exhibit):	\$ _____
TOTAL LIENS :	(\$ <u>771,933.15</u>)

APPARENT EQUITY AS OF 08/12/2021: \$ 0.00 **

** If negative, insert zero (0).

I certify under penalty of perjury that the above is true.

Date: 08/27/2021


Signature

rev.8/1/15